

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

John H Neff
Donna M Neff
Debtor(s)

Case No. 08 B 29593

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2008.
- 2) The plan was confirmed on 02/03/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/03/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/13/2010.
- 5) The case was Completed on 01/07/2013.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$28,652.58.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$50,160.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$50,160.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,406.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,685.73
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,091.73

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BMO Harris Bank	Unsecured	0.00	NA	NA	0.00	0.00
Chrysler Financial Services Americas LLC	Unsecured	0.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	477.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Credit First	Unsecured	0.00	NA	NA	0.00	0.00
Creditors Bankruptcy Service	Unsecured	211.00	393.73	393.73	255.08	0.00
Discover Financial Services	Unsecured	8,556.00	9,413.58	9,413.58	6,098.65	0.00
Dr George Morris Jr	Unsecured	121.90	163.19	163.19	105.72	0.00
East Bay Funding	Unsecured	2,657.00	3,031.13	3,031.13	1,963.74	0.00
ECast Settlement Corp	Unsecured	12,934.00	13,625.15	13,625.15	8,827.15	0.00
ECast Settlement Corp	Unsecured	22,497.71	20,010.50	20,010.50	12,963.94	0.00
ECast Settlement Corp	Unsecured	7,965.00	8,997.99	8,997.99	5,829.41	0.00
Fashion Bug	Unsecured	0.00	NA	NA	0.00	0.00
First United Bank	Secured	20,830.00	28,062.25	28,062.25	0.00	0.00
GEMB	Unsecured	2,656.00	NA	NA	0.00	0.00
Harley Davidson Credit	Secured	14,858.00	14,438.68	14,438.68	0.00	0.00
Home Depot	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Priority	3,642.12	3,345.93	3,345.93	3,345.93	0.00
Illinois Dept of Revenue 0414	Unsecured	NA	429.20	429.20	278.06	0.00
Internal Revenue Service	Unsecured	1,939.52	146.48	146.48	94.90	0.00
Internal Revenue Service	Priority	1,939.52	1,781.73	1,781.73	1,781.73	0.00
J C Penney - GEMB	Unsecured	0.00	NA	NA	0.00	0.00
Mastercard	Unsecured	0.00	NA	NA	0.00	0.00
NBGL-Carsons	Unsecured	0.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	161.00	NA	NA	0.00	0.00
Nissan Motor Acceptance Corporation	Secured	4,985.00	1,038.98	3,011.99	3,011.99	73.59
Portfolio Recovery Associates	Unsecured	456.00	676.66	676.66	438.38	0.00
Rnb Fields3	Unsecured	0.00	NA	NA	0.00	0.00
Sams Club	Unsecured	0.00	NA	NA	0.00	0.00
Sears/Citibank SD	Unsecured	5,326.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Springleaf Financial Services	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$28,062.25	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$17,450.67	\$3,011.99	\$73.59
TOTAL SECURED:	\$45,512.92	\$3,011.99	\$73.59
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,127.66	\$5,127.66	\$0.00
TOTAL PRIORITY:	\$5,127.66	\$5,127.66	\$0.00
GENERAL UNSECURED PAYMENTS:	\$56,887.61	\$36,855.03	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,091.73</u>	
Disbursements to Creditors	<u>\$45,068.27</u>	
TOTAL DISBURSEMENTS :		<u>\$50,160.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/05/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.